

Information to identify the case:

Debtor 1	<u>Danilo DeGuzman</u>	Social Security number or ITIN	xxx-xx-6361
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Aurea Ann DeGuzman</u>	Social Security number or ITIN	xxx-xx-1800
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-28722-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Danilo DeGuzman

Aurea Ann DeGuzman

6/17/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Danilo DeGuzman
Aurea Ann DeGuzman
Debtors

Case No. 16-28722-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Jun 17, 2021

Form ID: 3180W

Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Danilo DeGuzman, Aurea Ann DeGuzman, 10 Emily Road, Manalapan, NJ 07726-1666
lm	+ Deutsche Bank, 60 Wall Street, New York, NY 10005-2858
cr	+ Deutsche Bank National Trust Co. as Trustee for In, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853
cr	+ Deutsche Bank National Trust Company, Robertson, Anschutz, Schneid, P.L., 6409 congress Ave., Suite 100, Boca Raton, FL 33487-2853
cr	+ U.S. BANK NATIONAL ASSOCIATION, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
cr	+ United Teletech Financial Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
516423091	+ A 1 Collection Servi, 2297 State Highway 33 St, Hamilton Square, NJ 08690-1717
517012190	+ ACE Incorporation, 1320 Standiford Avenue #8, Modesto, CA 95350-0726
516449228	+ American Air Credit Plan, PO box 9001006, Louisville, KY 40290-1006
516423100	+ Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
517549783	+ DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FO, Attn: Cashiering Department, 1661 Worthington Road, Ste 100, West Palm Beach, FL 33409-6493
516636576	+ Deutsche Bank National Trust Co., Ocwen Loan Servicing, LLC, Attn: Bankruptcy Dept, PO Box 24605, West Palm Beach, FL 33416-4605
516449229	+ Digestive Disease Specialist of Central, 875 Poole Ave., Hazlet, NJ 07730-2041
516423102	+ Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
516566802	+ JCP&L, First Energy, 331 Newman Springs Road, Bldg. 3, Red Bank, NJ 07701-5688
516423104	+ Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703
517551605	Ocwen Loan Servicing LLC, Attn: Bankruptcy Dept., POB 24605, West Palm Beach, FL 33416-4605
516634958	Ocwen Loan Servicing, LLC, Attn: Cashiering Department, 161 Worthington Road, Suite 100, West Palm Beach, FL 33409
516430456	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
519191027	PHH Mortgage Corporation, Attn: Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605
516423105	+ Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
516423107	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of the Treasury, Division of Taxation, P.O. Box 187, Trenton, NJ 08695-0187
516423106	+ Specialized Loan Servi, 6200 S Quebec St, Greenwood Village, CO 80111-4720
516627913	+ The Bank of New York Mellon, Trustee(See 410), C/O Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 17 2021 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 17 2021 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

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516423092	+ EDI: AMEREXPR.COM	Jun 18 2021 00:23:00	American Express, Po Box 297871, Fort Lauderdale, FL 33329-7871
516578599	EDI: BECKLEE.COM	Jun 18 2021 00:18:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516628475	EDI: BECKLEE.COM	Jun 18 2021 00:18:00	American Express Travel Related Services Company., Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516423093	+ Email/Text: bky@americanprofit.net	Jun 17 2021 20:35:00	American Profit Recove, 34405 W 12 Mile Rd Ste 3, Farmington Hills, MI 48331-5608
516423095	EDI: BMW.COM	Jun 18 2021 00:23:00	BMW Bank of North America, PO Box 78066, Phoenix, AZ 85062-8066
516435205	+ EDI: AISACG.COM	Jun 18 2021 00:23:00	BMW Bank of North America, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
516455522	EDI: BMW.COM	Jun 18 2021 00:23:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
516423094	+ EDI: TSYS2.COM	Jun 18 2021 00:23:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
516423096	EDI: CAPITALONE.COM	Jun 18 2021 00:23:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
516423098	+ EDI: CITICORP.COM	Jun 18 2021 00:23:00	Citibank/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
516423099	+ EDI: CITICORP.COM	Jun 18 2021 00:23:00	Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
516642841	+ EDI: WFNNB.COM	Jun 18 2021 00:23:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
516435174	EDI: DISCOVER.COM	Jun 18 2021 00:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516423101	+ EDI: DISCOVER.COM	Jun 18 2021 00:23:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
516436844	EDI: IRS.COM	Jun 18 2021 00:23:00	IRS, POB 7346, Phialdelphia, PA 19101-7346
516423097	EDI: JPMORGANCHASE	Jun 18 2021 00:23:00	Chase Bank Usa, Na, Po Box 15298, Wilmington, DE 19850
516449230	+ Email/Text: JSUMCbankruptcy@hackensackmeridian.org	Jun 17 2021 20:35:00	Jersey Shore Medical Center, 1945 Route 33, Neptune, NJ 07753-4896
516579452	Email/PDF: resurgentbknotifications@resurgent.com	Jun 17 2021 20:51:07	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516607495	+ EDI: MID8.COM	Jun 18 2021 00:23:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
516645043	EDI: PRA.COM	Jun 18 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Aadvantage Aviator Red, POB 41067, Norfolk VA 23541
516643825	EDI: PRA.COM	Jun 18 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o American Airlines, POB 41067, Norfolk VA 23541
516645045	EDI: PRA.COM	Jun 18 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516646060	EDI: PRA.COM	Jun 18 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516645976	EDI: PRA.COM	Jun 18 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Household Bank, POB 41067, Norfolk VA 23541

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516646854	EDI: PRA.COM	Jun 18 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Jetblue Rewards Card, POB 41067, Norfolk VA 23541
516646777	EDI: PRA.COM	Jun 18 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
518135472	+ Email/Text: bncmail@w-legal.com	Jun 17 2021 20:35:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518135473	+ Email/Text: bncmail@w-legal.com	Jun 17 2021 20:35:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
516423108	+ EDI: RMSC.COM	Jun 18 2021 00:23:00	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
516427599	EDI: RMSC.COM	Jun 18 2021 00:23:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516423109	+ EDI: CITICORP.COM	Jun 18 2021 00:23:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
516423110	Email/Text: opsdept@utcu.org	Jun 17 2021 20:33:00	United Teletch Fin Fc, 205 Hance Ave, Tinton Falls, NJ 07724
516606202	Email/Text: laura@redbanklaw.com	Jun 17 2021 20:33:00	United Teletch Financial Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516423103	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, Special Procedures, Bankruptcy Section, P.O. Box 724, Springfield, NJ 07081
516628178	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court., State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
516449231	##	Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Deutsche Bank National Trust Co. as Trustee for Indymac INDX Mortgage Loan Trust 2007-AR13 Mortgage Pass-Through Certificates Series 2007-AR13 ajennings@raslg.com
Jason Brett Schwartz	on behalf of Creditor BMW Bank of North America jschwartz@mesterschwartz.com
Justin Plean	on behalf of Creditor Deutsche Bank National Trust Company jplean@raslg.com bkyecf@rasflaw.com;ras@ecf.courtdrive.com
Laura M. Egerman	on behalf of Creditor Deutsche Bank National Trust Co. as Trustee for Indymac INDX Mortgage Loan Trust 2007-AR13 Mortgage Pass-Through Certificates Series 2007-AR13 bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Michael R. DuPont	on behalf of Creditor United Teletech Financial Federal Credit Union dupont@redbanklaw.com john@redbanklaw.com
Miriam Rosenblatt	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION miriam.rosenblatt@mhllp.com
Miriam Rosenblatt	on behalf of Creditor Deutsche Bank National Trust Company miriam.rosenblatt@mhllp.com
Rebecca Ann Solarz	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as trustee Et Al... rsolarz@kmlawgroup.com
Shauna M Deluca	on behalf of Creditor Deutsche Bank National Trust Company sdeluca@raslg.com
Sindi Mncina	on behalf of Creditor Deutsche Bank National Trust Company smncina@raslg.com
William H. Oliver, Jr.	on behalf of Joint Debtor Aurea Ann DeGuzman courtdocs@oliverandlegg.com R59915@notify.bestcase.com
William H. Oliver, Jr.	on behalf of Debtor Danilo DeGuzman courtdocs@oliverandlegg.com R59915@notify.bestcase.com

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